

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: LAWRENCE

Application No.: 10/730,224

Filing Date: 12/8/2003

For: BOND ISSUE RISK
MANAGEMENT

) Confirmation No.: 4626

) Group Art Unit: 3694

) Examiner: Kirsten S. Apple

) **AMENDMENT and RESPONSE** to March
) 25, 2008 Non-Final Office Action

) Docket No.: G08.133/U

) **PTO Customer Number 28062**

) Buckley, Maschoff & Talwalkar LLC
) 50 Locust Avenue
) New Canaan, CT 06840

Mail Stop Amendment (via EFS)
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Non-Final Office Action mailed March 25, 2008, please amend the above-identified application as follows:

Amendments to the claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 4 of this paper.